

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA  
Harrisburg DIVISION

In re: FLYNN, JOHN W. § Case No. 16-04028  
FLYNN, TRACI E. §  
§  
§  
§

Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

John P. Neblett, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$690,157.17</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$62,100.00</u>
Total Distributions to Claimants: <u>\$24,123.72</u>	Claims Discharged Without Payment: <u>\$230,085.92</u>
Total Expenses of Administration: <u>\$3,823.71</u>	

3) Total gross receipts of \$27,947.43 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$27,947.43 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$715,139.78	\$30,417.52	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	\$0.00	\$3,806.52	\$3,823.71	\$3,823.71
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	\$254,138.49	\$109,802.04	\$109,802.04	\$24,123.72
<b>TOTAL DISBURSEMENTS</b>	<b>\$969,278.27</b>	<b>\$144,026.08</b>	<b>\$113,625.75</b>	<b>\$27,947.43</b>

4) This case was originally filed under chapter 7 on 09/28/2016. The case was pending for 13 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 10/17/2017

By: /s/ John P. Neblett  
Trustee

**STATEMENT** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Checking: Bulldog Federal Credit Union	1129-000	\$27,947.43
<b>TOTAL GROSS RECEIPTS</b>		<b>\$27,947.43</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		

**EXHIBIT 3 - SECURED CLAIMS**

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
5	BB&T	4110-000	\$31,918.00	\$30,417.52	\$0.00	\$0.00
N/F	PNC Bank	4110-000	\$85,998.78	NA	NA	NA
N/F	PNC Bank	4110-000	\$109,505.00	NA	NA	NA
N/F	Susquehanna Bank	4110-000	\$101,000.00	NA	NA	NA
N/F	Susquehanna Bank	4110-000	\$31,918.00	NA	NA	NA
N/F	Wells Fargo Home Mortgage	4110-000	\$354,800.00	NA	NA	NA
<b>TOTAL SECURED</b>			<b>\$715,139.78</b>	<b>\$30,417.52</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - John P. Neblett	2100-000	NA	\$3,544.74	\$3,544.74	\$3,544.74
Trustee, Expenses - John P. Neblett	2200-000	NA	\$63.00	\$63.00	\$63.00
Bond Payments - International Sureties, LTD	2300-000	NA	\$0.00	\$17.19	\$17.19
Banking and Technology Service Fee - Rabobank, N.A.	2600-000	NA	\$198.78	\$198.78	\$198.78
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		NA	<b>\$3,806.52</b>	<b>\$3,823.71</b>	<b>\$3,823.71</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
		None			

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			None			

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	M&T Bank - PO Box 1508 Buffalo	7100-000	\$82,533.11	\$82,903.80	\$82,903.80	\$18,214.13
2	Discover Bank Discover Products Inc	7100-000	\$6,691.06	\$6,691.06	\$6,691.06	\$1,470.04
3	Discover Bank Discover Products Inc	7100-000	\$3,538.67	\$3,538.67	\$3,538.67	\$777.45
4	DE LAGE LANDEN FINANCIAL SERVICES, INC. Attn: T. Veitz	7100-000	\$6,874.09	\$6,574.65	\$6,574.65	\$1,444.46
6	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	7100-000	\$7,235.31	\$7,235.21	\$7,235.21	\$1,589.59
7	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	7100-000	\$830.94	\$830.94	\$830.94	\$182.56
8	Portfolio Recovery Associates, LLC	7100-000	\$2,027.71	\$2,027.71	\$2,027.71	\$445.49
N/F	Advanced Recovery Systems	7100-000	\$992.38	NA	NA	NA
N/F	Bank of America	7100-000	\$11,213.00	NA	NA	NA
N/F	Bank of America	7100-000	\$8,390.00	NA	NA	NA
N/F	Barclay's	7100-000	\$2,554.67	NA	NA	NA
N/F	Centric	7100-000	\$290.00	NA	NA	NA
N/F	Chase-Ink	7100-000	\$7,992.00	NA	NA	NA
N/F	CitiCards	7100-000	\$7,235.31	NA	NA	NA

N/F	CitiCards	7100-000	\$830.94	NA	NA	NA
N/F	City of Hagerstown	7100-000	\$294.10	NA	NA	NA
N/F	City of Hagerstown	7100-000	\$245.35	NA	NA	NA
N/F	Comcast Cable	7100-000	\$1,244.51	NA	NA	NA
N/F	DeLage Landen Financial Srv.	7100-000	\$6,874.09	NA	NA	NA
N/F	Discover	7100-000	\$6,691.06	NA	NA	NA
N/F	Discover	7100-000	\$3,538.67	NA	NA	NA
N/F	Hagerstown Light Dept.	7100-000	\$271.06	NA	NA	NA
N/F	Hagerstown Light Dept.	7100-000	\$204.72	NA	NA	NA
N/F	Lowe's/Synchrony Bank	7100-000	\$2,027.71	NA	NA	NA
N/F	M & T Bank	7100-000	\$82,533.11	NA	NA	NA
N/F	MRS BPO, LLC	7100-000	\$81.33	NA	NA	NA
N/F	Peerless Credit Sercvices	7100-000	\$36.00	NA	NA	NA
N/F	Potomac Edison	7100-000	\$131.85	NA	NA	NA
N/F	Stericycle	7100-000	\$560.74	NA	NA	NA
N/F	The Catholic Leader	7100-000	\$175.00	NA	NA	NA
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$254,138.49</b>	<b>\$109,802.04</b>	<b>\$109,802.04</b>	<b>\$24,123.72</b>

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Exhibit 8  
Page: 1

**Case No.:** 16-04028

**Case Name:** FLYNN, JOHN W.  
FLYNN, TRACI E.

**For Period Ending:** 10/17/2017

**Trustee Name:** (580060) John P. Neblett

**Date Filed (f) or Converted (c):** 09/28/2016 (f)

**§ 341(a) Meeting Date:** 10/28/2016

**Claims Bar Date:** 02/01/2017

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	1068 Briarbend Way, Greencastle, PA 17225-0000, Franklin County Single-family home, Single family residence situate at 1068 Briarbend Way, Greencastle, Franklin County, Pennsylvania, as more particularly described on the attached deed. The value of this real estate based upon tax assessed value (60,180) multiplied by the Franklin County common level ratio (7.14) is \$429,685.20. However, Debtors believe a fair market value for this real estate is \$375,000.00. Entire property value: \$375,000.00	375,000.00	0.00		0.00	FA
2	18807 Briarwood Drive, Hagerstown, MD	145,000.00	0.00		0.00	FA
3	5 Maple Avenue, Hagerstown, MD 21740-0000, Washington County Investment property, Rental real estate situate at 5 Maple Avenue, Hagerstown, Washington County, Maryland, as more particularly described on the attached deed. Entire property value: \$145,000.00	145,000.00	3,577.00		0.00	FA
4	2004 Ford Excursion, 100,000 miles, 2004 Ford Excursion automobile, over 100,000 miles, fair condition (see Kelley Blue Book value attached). Entire property value: \$5,321.00	5,321.00	0.00		0.00	FA
5	2013 Ford Escape, 91,000 miles, Average condition - see Edmunds value attached. Entire property value: \$8,804.00	8,804.00	68.00		0.00	FA
6	Misc. household goods and furniture, including appliances, computer equipment, and audio/video equipment	7,000.00	0.00		0.00	FA
7	Golf clubs and baseball equipment	350.00	0.00		0.00	FA

UST Form 101-7-TDR ( 10 /1/2010)

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Exhibit 8  
Page: 2

**Case No.:** 16-04028

**Case Name:** FLYNN, JOHN W.  
FLYNN, TRACI E.

**For Period Ending:** 10/17/2017

**Trustee Name:** (580060) John P. Neblett

**Date Filed (f) or Converted (c):** 09/28/2016 (f)

**§ 341(a) Meeting Date:** 10/28/2016

**Claims Bar Date:** 02/01/2017

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
8	Misc. wearing apparel	500.00	0.00		0.00	FA
9	Misc. jewelry	300.00	0.00		0.00	FA
10	Cash	50.00	0.00		0.00	FA
11	Checking: BB&T, f/k/a Susquehanna Bank - checkbook ledger balance as of date of signing petition	14.94	0.00		0.00	FA
12	Checking: BB&T f/k/a Susquehanna Bank - checkbook ledger balance as of date of signing petition	0.00	0.00		0.00	FA
13	Savings: Capital One 360 accounts - ledger balance as of date of signing petition	2,817.23	0.00		0.00	FA
14	Checking: Bulldog Federal Credit Union	44,758.26	27,947.43		27,947.43	FA
<b>14</b>	<b>Assets      Totals      (Excluding unknown values)</b>	<b>\$734,915.43</b>	<b>\$31,592.43</b>		<b>\$27,947.43</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

12/31/16 Status Report: This case involves the turnover of non-exempt funds in debtor's bank account. No tax return required. Awaiting claims bar date then TFR.

7/27/17 Status Report: During this period, claims were reviewed, TFR filed and approved, and NFR served. Awaiting distribution.

**Initial Projected Date Of Final Report (TFR):** 06/30/2017

**Current Projected Date Of Final Report (TFR):**

04/17/2017 (Actual)

UST Form 101-7-TDR ( 10 /1/2010)

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Exhibit 8  
Page: 3

**Case No.:** 16-04028

**Case Name:** FLYNN, JOHN W.  
FLYNN, TRACI E.

**For Period Ending:** 10/17/2017

**Trustee Name:** (580060) John P. Neblett  
**Date Filed (f) or Converted (c):** 09/28/2016 (f)  
**§ 341(a) Meeting Date:** 10/28/2016  
**Claims Bar Date:** 02/01/2017

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10/17/2017

Date

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/s/John P. Neblett

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John P. Neblett

**Form 2**  
**Cash Receipts And Disbursements Record**

**Case No.:** 16-04028  
**Case Name:** FLYNN, JOHN W.  
**Taxpayer ID #:** FLYNN, TRACI E.  
**For Period Ending:** \*\*-\*\*8670  
**For Period Ending:** 10/17/2017

**Trustee Name:** John P. Neblett (580060)  
**Bank Name:** Rabobank, N.A.  
**Account #:** \*\*\*\*\*2900 Checking  
**Blanket Bond (per case limit):** \$14,877,090.00  
**Separate Bond (if applicable):** N/A

1	2	3	4	5	6	7	
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
10/31/2016	{14}	John and Traci Flynn	Non-exempt equity in Bulldog Credit Union Account	1129-000	27,947.43		27,947.43
11/30/2016		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		37.41	27,910.02
12/30/2016		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		40.03	27,869.99
01/14/2017	101	International Sureties, LTD	Bond # 016026361 for 1/1/17 - 1/1/18	2300-000		17.19	27,852.80
01/31/2017		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		42.74	27,810.06
02/28/2017		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		37.33	27,772.73
03/31/2017		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		41.27	27,731.46
08/27/2017	102	John P. Neblett	JOHN W. FLYNN AND TRACI E. FLYNN-Admin Ch. 7-Filed: \$3,544.74- Paid:\$3,544.74	2100-000		3,544.74	24,186.72
08/27/2017	103	John P. Neblett	JOHN W. FLYNN AND TRACI E. FLYNN-Admin Ch. 7-Filed: \$63.00- Paid:\$63.00	2200-000		63.00	24,123.72

{ } Asset Reference(s)

UST Form 101-7-TDR ( 10 /1/2010)

! - transaction has not been cleared

**Form 2**  
**Cash Receipts And Disbursements Record**

**Case No.:** 16-04028  
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**Taxpayer ID #:** FLYNN, TRACI E.  
**For Period Ending:** \*\*-\*\*8670  
**For Period Ending:** 10/17/2017

**Trustee Name:** John P. Neblett (580060)  
**Bank Name:** Rabobank, N.A.  
**Account #:** \*\*\*\*\*2900 Checking  
**Blanket Bond (per case limit):** \$14,877,090.00  
**Separate Bond (if applicable):** N/A

1	2	3	4	5	6	7	
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
08/27/2017	104	M&T Bank - PO Box 1508 Buffalo	JOHN W. FLYNN AND TRACI E. FLYNN-Unsecured-Filed: \$82,903.80- Paid:\$18,214.13	7100-000		18,214.13	5,909.59
08/27/2017	105	Discover Bank Discover Products Inc	JOHN W. FLYNN AND TRACI E. FLYNN-Unsecured-Filed: \$6,691.06- Paid:\$1,470.04	7100-000		1,470.04	4,439.55
08/27/2017	106	Discover Bank Discover Products Inc	JOHN W. FLYNN AND TRACI E. FLYNN-Unsecured-Filed: \$3,538.67- Paid:\$777.45	7100-000		777.45	3,662.10
08/27/2017	107	DE LAGE LANDEN FINANCIAL SERVICES, INC. Attn: T. Veitz	JOHN W. FLYNN AND TRACI E. FLYNN-Unsecured-Filed: \$6,574.65- Paid:\$1,444.46	7100-000		1,444.46	2,217.64
08/27/2017	108	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	JOHN W. FLYNN AND TRACI E. FLYNN-Unsecured-Filed: \$7,235.21- Paid:\$1,589.59	7100-000		1,589.59	628.05
08/27/2017	109	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	JOHN W. FLYNN AND TRACI E. FLYNN-Unsecured-Filed: \$830.94- Paid:\$182.56	7100-000		182.56	445.49

{} Asset Reference(s)

UST Form 101-7-TDR ( 10 /1/2010)

! - transaction has not been cleared

## Form 2

### Cash Receipts And Disbursements Record

Case No.: 16-04028  
Case Name: FLYNN, JOHN W.  
Taxpayer ID #: \*\*-\*\*\*8670  
For Period Ending: 10/17/2017

Trustee Name: John P. Neblett (580060)  
Bank Name: Rabobank, N.A.  
Account #: \*\*\*\*\*2900 Checking  
Blanket Bond (per case limit): \$14,877,090.00  
Separate Bond (if applicable): N/A

1	2	3	4	5	6	7	
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
08/27/2017	110	Portfolio Recovery Associates, LLC	JOHN W. FLYNN AND TRACI E. FLYNN-Unsecured-Filed: \$2,027.71- Paid:\$445.49	7100-000		445.49	0.00

<b>COLUMN TOTALS</b>	<b>27,947.43</b>	<b>27,947.43</b>	<b>\$0.00</b>
Less: Bank Transfers/CDs	0.00	0.00	
<b>Subtotal</b>	<b>27,947.43</b>	<b>27,947.43</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$27,947.43</b>	<b>\$27,947.43</b>	

{ } Asset Reference(s)

UST Form 101-7-TDR ( 10 /1/2010)

! - transaction has not been cleared

## Form 2

### Cash Receipts And Disbursements Record

**Case No.:** 16-04028  
**Case Name:** FLYNN, JOHN W.  
**Taxpayer ID #:** FLYNN, TRACI E.  
**For Period Ending:** \*\*-\*\*\*8670  
10/17/2017

**Trustee Name:** John P. Neblett (580060)  
**Bank Name:** Rabobank, N.A.  
**Account #:** \*\*\*\*\*2900 Checking  
**Blanket Bond (per case limit):** \$14,877,090.00  
**Separate Bond (if applicable):** N/A

Net Receipts:	\$27,947.43
Plus Gross Adjustments:	\$0.00
Less Payments to Debtor:	\$0.00
Less Other Noncompensable Items:	\$0.00
Net Estate:	<u>\$27,947.43</u>

<u><b>TOTAL - ALL ACCOUNTS</b></u>	<u><b>NET DEPOSITS</b></u>	<u><b>NET DISBURSEMENTS</b></u>	<u><b>ACCOUNT BALANCES</b></u>
*****2900 Checking	\$27,947.43	\$27,947.43	\$0.00
	<u><b>\$27,947.43</b></u>	<u><b>\$27,947.43</b></u>	<u><b>\$0.00</b></u>

10/17/2017

\_\_\_\_\_  
Date

/s/John P. Neblett

\_\_\_\_\_  
John P. Neblett